GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:372
ANSWERED ON:11.08.2017
Non-Performing Assets
Banerjee Shri Kalyan

Will the Minister of FINANCE be pleased to state:

a) whether the net Non-Performing Assets (NPA) of the State Bank of India has come down to 3.71 per cent and if so, the details thereof;
b) whether the Government Departments / Undertakings are the top defaulters causing NPA;
c) if so, the details of NPAs of Public Sector and Private Sector Banks during the last five years and the current year;
d) the action taken/being taken by the Government to sober down the NPAs therein; and
e) the salient features of the report of the oversight committee for speedy resolution of 100 large non-performing corporate loan accounts?

Answer

FINANCE MINISTER

(a) to (e): A statement is laid on the Table of the House.

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STATEMENT AS REFERRED TO IN REPLY TO PARAs (A) TO (E) OF LOK SABHA STARRED QUESTION NO. *372 FOR ANSWER ON 11TH AUGUST, 2017/ SHRAVANA 20, 1939 (SAKA) REGARDING NON-PERFORMING ASSETS BY SHRI KALYAN BANERJEE
(a) to (e): The Net Non-Performing Assets (NNPA) of the State Bank of India as on March 31, 2017 are 3.72% of Total Advances. There is no Government Department/undertaking in the top 25 NPAs of the bank as on March 31, 2017.

The details of Non-Performing Assets (NPAs) of Public Sector and Private Sector banks during the last five years and the current year are as under:
Data on NPAs of Public Sector Banks and Private Sector Banks during the last Five Financial Years and Gross NPA Ratio
(Amount in Rs. Crore)

	2013	2014	2015	2016	2017
Public Sector Banks (PSBs)- Gross NPA	1,55,890	2,16,739	2,67,065	5,02,068	6,41,057
Gross NPA Ratio	3.84	4.72	5.43	9.83	12.47
Private Sector Banks- Gross NPA	19,986	22,738	31,576	48,380	73,842
Gross NPA Ratio	1.91	1.88	2.20	2.70	3.51

Source: RBI

Banks have been provided tools like Corporate Debt Restructuring, formation of JLFs, Flexible structuring for long term project loans (5/25 scheme), Strategic Debt Restructuring (SDR) and Sustainable Structuring of Stressed Assets (S4A) for faster resolution of Stressed Assets.
Sector specific measures for sectors like Roads (one time fund infusion by NHAI intervention in the stalled project), Power sector (UDAY scheme), Steel sector (notification of Minimum Import Price) have also been taken to give a boost to the sector so that stress be reduced. In 2016, the Central Government has enacted the Insolvency and Bankruptcy Code, 2016 (Code) for time bound and court supervised resolution of stressed assets.

RBI has constituted an Overseeing Committee (OC) for overseeing the resolution of accounts following under schematic resolution with the objective of giving comfort to lenders by introducing third party vetting of the resolution process.

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